

CLAIMS

What we claim is:

1. A system for remotely and automatically managing group based investment allocation comprising:

a) a first computer system, wherein said first computer system can automatically connect to other financial institution's computer systems and execute financial trades on said other financial institution's computer systems, and receive account trading status reports back from said other financial institution's computer systems;

b) a second computer system, connected to said first computer system, wherein managers of investment accounts can enter instructions and receive status reports on the status of the investments making up the investment group from said financial institution's computers through said first computer system and then through said second computer system;

- 1 c) wherein said managers of said investment accounts can define,  
2 on said second computer system, groups of multiple  
3 investments, on which said manager desires to execute a set  
4 of trade instructions;
- 5 d) wherein, said set of trade instructions, from said second  
6 computer, concerning each of said managers of said investment  
7 accounts defined group of investment, is received by said  
8 first computer system;
- 9 e) wherein, said first computer system automatically organizes  
10 said same set of trade instructions for a group of investment  
11 accounts into separate instructions for each individual  
12 investment account and transmits said instructions to said  
13 financial institution's computer system for each said  
14 individual investment account;
- 15 f) wherein, said financial institutions computer system responds  
16 back to said first computer system with the results of each  
17 individual trade; and,
- 18 g) wherein said first computer system recompiles said  
19 information from each individual trade into said user defined  
20 group and forwards said information to said second computer  
21 system, wherein said managers can view said results on an  
22 individual account or on a group account basis.

2. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, further comprising definable trading day cut off times for each investment.

3. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said managers of said investment accounts can, through said second computer system, automatically execute a target account re-allocation.

4. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said managers of said investment accounts can, through said second computer system, automatically execute a target account transfer of all money from one or more investments and distribute it amongst one or more other investments by target percentages.

5. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said managers of said investment accounts can, through said second

1 computer system, automatically execute regular, pre-timed target  
2 account transfer of all money from one or more investments and  
3 distribute it amongst one or more other investments by target  
4 percentages.

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6 6. A system for remotely and automatically managing group based  
7 investment allocation, as recited in claim 1, wherein said  
8 managers of said investment accounts can, through said second  
9 computer system, modify, cancel or adjust multiple investments  
10 at one time.

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12 7. A system for remotely and automatically managing group based  
13 investment allocation, as recited in claim 1, wherein said  
14 managers of said investments can, through said second computer  
15 system, automatically prepare client status reports for a group  
16 of contracts, with details on each individual contract.

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18 8. A system for remotely and automatically managing group based  
19 investment allocation, as recited in claim 1, wherein said  
20 managers of said investment accounts can, through said second  
21 computer system, automatically conduct multiple transactions on

individual accounts within groups of accounts without human intervention.

9. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein each transaction is automatically checked to ensure that contracts in a group have at least one financial position in common for trades.

10. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein each transaction is automatically checked to ensure that individual contracts do not have outstanding trades placed on them that would negatively impact the trade for that group.

11. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said managers of said investment accounts can, through said second computer system, form ad-hoc groups of contracts.

12. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said managers of said investment accounts can, through said second computer system, form standing groups of contracts.

13. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said managers of said investment accounts can, through said second computer system, automatically cancel or modify transactions on individual accounts within groups of accounts before trade cut off time.

14. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said first computer system and said second computer system are physically one computer system.

15. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said first computer system and said second computer system are computer systems in a server and client relationship, respectively.

1 16. A system for remotely and automatically managing group based  
2 investment allocation, as recited in claim 1, wherein the  
3 financial group investment is in the form of mutual funds.

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5 17. A system for remotely and automatically managing group based  
6 investment allocation, as recited in claim 1, wherein the  
7 financial group investment is in the form of annuities.

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9 18. A system for remotely and automatically managing group based  
10 investment allocation, as recited in claim 1, wherein the  
11 financial group investment is in the form of insurance.

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13 19. A system for remotely and automatically managing group based  
14 investment allocation, as recited in claim 1, wherein said first  
15 computer system and said second computer system are physically  
16 multiple separate computer systems.